

Department of Insurance Financial Institutions and Professional Registration John M. Huff, Director

DIVISION OF FINANCE

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December 2, 2016

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2016, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 261 to 251. During these past twelve months ten banks merged into other institutions, one non-deposit trust company merged into another institution, and one new state bank charter was granted as a national institution converted to state chartered bank.

Assets in state-chartered banks totaled \$119.6 billion on September 30, 2016, an increase of 11.2 percent from one year earlier. Deposits were \$98.9 billion and total loans were \$77.3 billion on September 30, 2016, an increase of 12.0 percent and 12.2 percent from one year earlier, respectively.

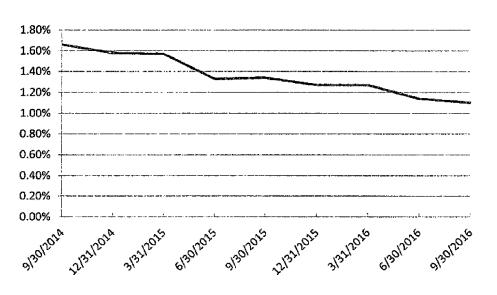
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio stabilizing at a manageable 1.11 percent down from 1.34 percent one year earlier. The return on assets remains strong at 1.09 percent, despite a compressed net interest margin. The median return on assets for state-chartered banks is 1.01 percent as of September 30, 2016.

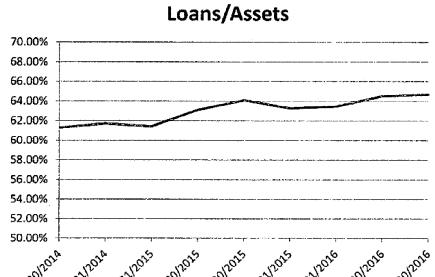
Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.79 percent of total assets, above the National average of 9.55 percent.

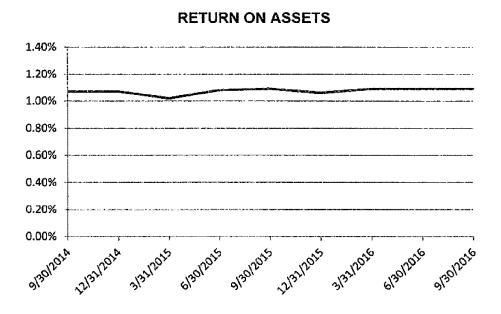
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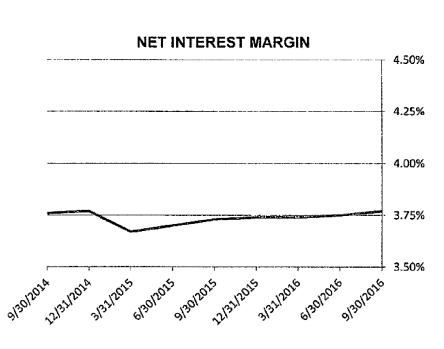
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PAST DUE LOANS TO TOTAL LOANS









COMPARATIVE STATEMENT OF CONDITION STATE BANKS AND TRUST COMPANIES IN MISSOURI AS OF SEPTEMBER 30, 2016

THOUSANDS OF DOLLARS	251	261 BANKS	INCREASE	PERCENT
THOUSANDS OF DOLLARS	9/30/2016	BANKS 9/30/2015	DECREASE()	CHANGE
ASSETS				
Total Loans	77,303,612	68,899,689	8,403,923	12.2%
Allowance for Loan Losses	1,009,343	1,002,648	6,695	0.7%
Total Assets	119,567,125	107,524,456	12,042,669	11.2%
LIABILITIES				
Total Deposits	98,873,447	88,314,941	10,558,506	12.0%
Total Equity Capital	12,329,288	11,270,046	1,059,242	9.4%

	9/30/2016	9/30/2015	CHANGE
OPERATING RATIOS			
Equity Capital/Assets	10.31%	10.48%	-0.17%
Tangible Equity Capital/Assets	9.79%	9.92%	-0.13%
Capital and Allowance for Loan			
Losses/Assets	11.06%	11.31%	-0.25%
Total Loans/Assets	64.65%	64.08%	0.57%
Past Due and Nonaccrual Loans/Total Loans	1.11%	1.34%	-0.23%
Allowance for Loan Losses/Total Loans	1.31%	1.46%	-0.15%
Average Net Interest Margin	3.77%	3.73%	0.04%
Return on Assets	1.09%	1.09%	0.00%

NOTES:

2015 does not include five nondeposit trust companies. 2016 does not include four nondeposit trust companies.

COMPARATIVE STATEMENT OF CONDITION STATE AND NATIONAL BANKS IN MISSOURI AS OF SEPTEMBER 30, 2016

		9/30/2016	9/30/2015		
	251	16	267	281	PERCENT
MILLIONS OF DOLLARS	STATE	NATIONAL	ALL	ALL	CHANGE
	BANKS	BANKS	BANKS	BANKS	
ASSETS					
Cash and Due from Banks	5,796	1,203	6,999	6,870	1.9%
Investment Securities	30,232	8,809	39,041	37,685	3.6%
Total Loans and Leases	77,304	15,280	92,584	85,778	7.9%
Less: Reserves	1,009	152	1,161	1,186	-2.1%
Federal Funds Sold	1,218	255	1,473	1,474	-0.1%
Fixed Assets	2,015	395	2,410	2,504	-3.8%
Other Real Estate	335	16	351	459	-23.5%
Intangible Assets	692	216	908	886	2.5%
Other assets	2,984	721	3,705	3,608	2.7%
TOTAL ASSETS	\$119,567	\$26,743	\$146,310	\$138,078	6.0%
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LIABILITIES					-
Total Deposits	98,873	21,419	120,292	113,503	
Deposits over \$250M	4,141	780	4,921	4,696	
Brokered Deposits	13,089	483	13,572	7,044	
Federal Funds Purchased	4,418	2,116		6,389	
Other liabilities	3,947	667	4,614	3,968	16.3%
Total Equip. Conital	40.200	0.541	4.4.070	14010	4.6%
Total Equity Capital TOTAL LIABILITIES AND	12,329	2,541	14,870	14,218	4.0%
EQUITY CAPITAL	\$119,567	\$26,743	\$146,310	\$138,078	6.0%
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EARNINGS					
Interest Income	2,974	562	3,536	3,397	4.1%
Interest Expense	261	34	295	278	6.1%
Net Interest Income	2,713	528	3,241	3,119	3.9%
Provision for Loan Losses	97	33	130	94	38.3%
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Net Income	959	156	1,115	1,008	10.6%
Cash Dividends	412	34	446	. 651	-31.5%
Net Loan Losses	71	18	89	78	1 4.1%